



**DELAWARE  
CONTRACTORS  
ASSOCIATION**

# DCA NEWS

**DCAN 06/38**

**September 18, 2006**

***"BUILDING QUALITY OF LIFE SINCE 1934"***

**"THE KEY TO  
A LONG AND  
HEALTH  
MARRIAGE IS  
THAT,  
HONESTLY,  
THERE'S  
NOTHING  
WORTH  
FIGHTING  
ABOUT."**

— Jay Leno

## **CONTRACTORS FAIR AND OPERATORS RODEO**

**Wednesday, September 20, 2006**

**(Rain Date—Sept. 21)**

**Blue Diamond Park, New Castle, DE**

**4—8 P.M.**

**\$15.00 PER PERSON**

***(One child admitted free with each paying adult)***

**ENTRY FEE INCLUDES FOOD, RIDES, GAMES**

***This event is fun for all, so bring your family. You will have an opportunity to see some new equipment and tabletop displays from some of DCA's Associate Members, and also enjoy the beautiful facility at Blue Diamond Park with your family. A flyer has been sent, so please return it today to make your reservation.***



## **DELAWARE CONTRACTORS ASSOCIATION**

### **MEMBER-GUEST FALL GOLF OUTING**

**11:00 a.m. - Monday, October 2, 2006**

## **DELAWARE NATIONAL COUNTRY CLUB**

**Wilmington, DE**

This Fall Golf Outing starts at 11:00 a.m. featuring a grilled buffet luncheon which continues to 12:00 Noon. The "Shot Gun" start begins after lunch at 12:15 p.m., and will be limited to **120 players**. Everyone will regroup at 5:30 p.m. for cocktails and a delicious Buffet Dinner. All of the above is part of the package for only \$185.00, which also includes green fees, cart, and prizes. For anyone wishing to join us for cocktails and dinner only, the cost is \$80.00 per person. Hole Sponsors are available for \$150.00. A flyer has been sent for this event, so please return it today to register or sign up as a Hole Sponsor.

ROUTE TO:

\_\_\_\_\_  
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**MEETINGS  
AND  
EVENTS**

**Sept. 20**

**4:00 p.m.**

**Contractors Fair**

**Blue Diamond Park**

**Sept. 28**

**8:00 a.m.**

**Flagger Class**

**DCA Classroom**

**Oct. 2**

**11:00 a.m.**

**Golf Outing**

**Delaware National CC**

## H/R CORNER

*A weekly feature of the DCA  
Human Resources Committee*

*Joyce Ackerman and Phil Immediato, Co-Chairs*

### **TAX BREAKS DRIVE BENEFITS**

**By Linda A. Pappajohn, Director  
HR Consulting Division, Santora CPA Group**

Thanks to the U.S. government, many types of employee benefits are treated as business necessities and therefore deductible expenses. In addition, they often can be excluded from employees' income, making them an even more effective tool for attracting and retaining workers. And because benefits are a large share of administrative costs, employers often consider the tax implications when increasing or curtailing benefits.

*Advantages abound.* Employer contributions to some benefits are immediately deductible to the company and excludible from employee income. They include:

- Accidental death and dismemberment and basic life Insurance,
- Medical, dental and vision plans, and
- Qualified retirement plans such as 401(k), profit-sharing and defined benefit (pension) plans.

Plans that favor highly paid or key employees, as defined by the tax code, will result in the employer's contribution being excluded in the taxable income of the highly paid or key workers.

Other benefit categories are deductible within limits and subject participants to income tax withholding only if plans favor highly paid employees. They include adoption assistance, on-premises athletic facilities, dependent care assistance, educational assistance, employee discounts, group term life insurance, on-premises meals, moving expenses and transportation benefits.

Workers can benefit from a reduction in taxable income when making their own contributions to a Flexible Spend-

ing Account, Health Savings Account, 401(k) plan (or other qualified retirement plan) or dependent care plan.

*Other benefits.* Be sure to consider the tax implications of other popular benefits such as:

**Awards.** The tax code provides exemptions from taxable income for certain service, safety and recognition awards (items of tangible property) up to \$400 per occurrence and \$1,600 for an individual each year – but the awards can't represent disguised compensation.

**Long-term disability (LTD) insurance.** If your organization allows employees to pay LTD premiums on a pretax basis, they can avoid tax on the premiums. But if they become disabled, they will have to pay tax on the benefits they receive – usually a larger amount than if they had paid tax on the premium. And because pretax elections lower taxable income, they subsequently reduce FICA withholding, which will result in a reduction of Social Security benefits when the employee retires or is disabled. For those reasons, many employers don't offer pretax LTD insurance.

**Stock.** Stock is taxed to the recipient when readily available to him or her, a concept known as "constructive receipt." The deductibility for employers and income inclusion for employees depend on the type of option (incentive or nonqualified stock), when employers give the stock when employees sell the stock. Keep in mind, employee stock ownership plans often award shares as a form of profit sharing; participants aren't taxed and employers receive a tax deduction.

*Think about other factors.* Taxes are always an important consideration when making decisions about benefits. But there are other factors to think about, too. You must determine the impact of benefit changes on employees and your organization.

Reprinted from *HR Advisor*, a publication of the Santora CPA Group.

The **DCA NEWS** is published weekly by the  
Delaware Contractors Association  
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**ADOPT-A-HIGHWAY**  
**Saturday, September 30, 2006**  
**8:30 a.m. - Meet at DCA**  
**for Bagels, Beer & Garbage!**

**Call Marla DiSalvo at 302-994-7442 to let her  
know you'll be here, or e-mail  
[mdisalvo@e-dca.org](mailto:mdisalvo@e-dca.org).**

## SAFETY CORNER

*A weekly feature of the Safety, Health  
and Environmental Committee,  
Len Brooks, Rick DiSabatino and  
Brian Phillips - Co-Chairs*

### **Be a Lifesaver...Your Fast Action Could be the Difference!**

If an employee or co-worker is hurt in an accident, a few seconds one way or the other could make the difference between life and death. Every employee should be able to respond to a common workplace medical emergency such as:

- Wounds (or amputation) causing heavy bleeding
- Broken bones
- Not breathing
- No pulse
- Shock
- Heart attack
- Eye injuries
- Heat stroke
- Chemical poisoning
- Burns

Getting your employees properly trained by an accredited organization like the Red Cross can be one of the most important training sessions that any company could do.

When an employee or co-worker appears to be seriously ill or injured, call 911 and request an ambulance. Give complete information about the location of the victim and the nature of the illness or injury. Make sure to give the emergency operator your phone number in case the call gets disconnected. Make sure you stay on the line with the operator until they hang up first.

After calling for emergency help, here are some more essential things that you can do:

1. Check to see if the victim is breathing and has a pulse.
2. If not breathing, give rescue breathing (use a pocket mask to protect yourself); if no pulse, give CPR.
3. Give appropriate first aid. For example, control bleeding, treat burns, etc.
4. Prevent shock.
5. Keep the victim comfortable until the EMTs arrive.

The first rule to First Aid is "Do no further harm." That means you should not attempt to move the victim (unless it is essential to save the person's life) or give anything by mouth to an unconscious person. If you are unsure about what to do, it is better to call for emergency help and do nothing than do the wrong thing.

Remember: OSHA Construction Industry Regulation 1926.23 requires that "first aid services and provisions for medical care shall be made available by the employer for every employee covered by these regulations." This is interpreted to mean that every contractor is required to have someone certified in first aid on each jobsite. For more information on First Aid and CPR classes, contact Nancy Handlin at DCA, 302-994-7442.

### **Why Staffers Handling Dangerous Jobs Shouldn't Work Alone**

A recent tragedy illustrates the importance of making sure crew members handling dangerous tasks don't work alone, if possible.

While working at a job in Coosaw Creek, SC, Octavio Godinez cut himself. Since there was no one with him, Godinez wrapped his wound, got into his truck and started to drive to a nearby hospital. He never made it. Godinez had severed an artery, so during the drive he passed out from the loss of blood. His truck skidded off the road and hit a tree. The 27-year-old was declared dead at the scene.

## News From Our Members

*Diane F. Daly* has joined **Duffield Associates** as a Senior Project Scientist in Duffield Associates' Stone Harbor, New Jersey office. Ms. Daly's responsibilities will include environmental site studies, environmental permitting and regulatory liaison. She has more than 15 years of experience in environmental and infrastructure studies, planning, and permitting. Ms. Daly received a Bachelor of Science in Biology and Chemistry from Georgian Court University and a Master of Science in Environmental Engineering from Temple University.

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*Sejal R. Patel* recently joined the Certified Public Accounting and Consulting firm of **Master, Sidlow & Associates, P.A.** She joins as a Staff Accountant in the Accounting and Assurances Division. Sejal is a 2006 graduate of the University of Delaware and holds a Bachelor of Science Degree in Accounting.



**WELCOME FALL!**

### Do Diet Drinks Get You Drunker?

It's a known fact that many things that taste good are bad for you. Dieters have been knocking back their favorite libations sweetened with calorie-free sodas or flavorings, but according to Australian researchers (and 8 tipsy guys), booze mixed with artificial sweeteners is a recipe for rapid intoxication.

Research with artificial sweeteners shows that the brain "thinks" there is a sugar load coming and releases insulin. The result: fewer calories and faster absorption of alcohol. And when you drink on an empty stomach, the effect is even more pronounced.

Reprinted from Take-A-Break's *Spilling the Beans*.



### CONTRACTORS FAIR/ OPERATORS RODEO

**4:00 p.m. - Wed., September 20, 2006**  
**Blue Diamond Park**

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### FISHING TRIP

**2:15 P.M.—Thursday, Sept. 28, 2006**  
**(Rescheduled from Sept. 14, 2006)**  
**JP's on the Wharf, Bowers Beach**

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### FALL GOLF OUTING

**11:00 A.M. - Monday, October 2, 2006**  
**Delaware National Country Club**

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### DCA'S ANNUAL MEETING

**5:45 p.m. - Wednesday, Oct. 25, 2006**  
**Chase Center on the Riverfront**  
**Featuring: Dick Vermeil**

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### FALL CLAY SHOOT

**11:00 a.m. - Wednesday, November 1, 2006**  
**M&M Hunting Preserve**

**BUILDING CONSTRUCTION NEWS**

**September 19 – 2:00 p.m. – OMB/DFM Contract No. FH11 3725** – Stockley Medical Center – New Skilled Nursing Facility – Georgetown, DE. Mandatory Pre-Bid Mtg., August 16 – 10:00 a.m.

**HEAVY, HIGHWAY & SITEWORK CONSTRUCTION NEWS**

**September 19 – 2:00 p.m. – Contract 27-570-01** – Entrance Pipe Installation , South 2007 – Sussex County.

**September 26 – 2:00 p.m. – Contract No. 2006-09/Project No. 290625** – Rehabilitation of Stormwater Management Ponds: Penn Manor, Barley Mill and Mendenhall Village Subdivisions – New Castle County. Pre-Bid Mtg., September 13 – 9:00 a.m.

**October 3 – 2:00 p.m. – Contract No. 2006-14/Project No. 290625** – Rehabilitation of Stormwater Management Ponds: Augustine Ridge, Coopers Run, River Ridge – New Castle County. Pre-bid Mtg., September 18 – 9:30 a.m.

**October 3 – 2:00 p.m. – Contract No. 2006OP-004/Project No. 220511** – Kemble Court Sanitary Sewer Upgrade – New Castle County. Pre-Bid Mtg., September 12 – 11:00 a.m.

**October 10 – 2:00 p.m. – Contract 26-800-01C** – Backhoe Loader Four (4) Wheel Drive – Statewide.

**October 17 – 2:00 p.m. – Contract No. 2005-02R/Project No. 110401** – Government Center Retaining Wall. Pre-bid Mtg., September 28 – 9:00 a.m.

**October 31 – 2:00 p.m. – Contract No. 2006-06/Project No. 220218** – SP-24 CIPPL Lateral Rehabilitation – New Castle County.